

Dr. Zobrist moved to Missouri in 1969 to join the staff of the Truman Library in Independence; he became director shortly thereafter. He worked diligently to expand the collections of the library, traveling from coast to coast to meet with members of the Truman administration, as well as other significant figures of that period. Zobrist expanded the work of the Harry S. Truman Library Institute, the not-for-profit foundation associated with the library. He went on to charter a course for the expansion of the Institute's education efforts and its support of the library's operations within the National Archive system. Dr. Zobrist was most proud of instituting "Truman Week", a week long annual celebration held around President Truman's May 8th birthday.

Dr. Zobrist maintained his affiliation with the United States Army as a reservist, and retired as lieutenant colonel. He spent many summers on active duty with the Office of the Chief of Military History in Washington, DC.; he also served as a faculty member at the Command and General Staff College, Fort Leavenworth, and the Army Intelligence School, Fort Bragg.

Madam Speaker, I know the members of the House will join me in extending heartfelt condolences to Donna Anderson Zobrist and their three sons: Karl, Mark, and Erik.

#### CONGRATULATING SHANA KHADER

#### HON. THOMAS G. TANCREDO

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 23, 2007*

Mr. TANCREDO. Madam Speaker, I rise today to pay tribute to one of my constituents, Ms. Shana Khader of Occidental College. Ms. Khader is a teaching student and is a recipient of the prestigious Fulbright Award. This grant is given to promising individuals to aid them in their academic and cultural pursuits abroad.

The Fulbright Program was established by Congress in 1946 and is sponsored by the U.S. State Department. This program was designed to help build mutual understanding between Americans and the global community. Individuals who are awarded this distinction have demonstrated outstanding academic or professional achievement and have proven themselves as leaders in their field.

Madam Speaker, please join me in paying tribute to Ms. Khader and wishing her the best in her future endeavors.

#### INTRODUCTION OF THE INCOME-DEPENDENT EDUCATION ASSISTANCE ACT OF 2007

#### HON. THOMAS E. PETRI

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 23, 2007*

Mr. PETRI. Madam Speaker, today, I am introducing of the Income-Dependent Education Assistance (IDEA) Act of 2007. This legislation would provide a new consolidation option for federal Stafford student loan borrowers with an improved repayment schedule through direct IRS collection of payments, along with other new protections for borrowers and taxpayers.

I believe that the IDEA Act will address the oft-overlooked side of federal student loan assistance: repayment. For over four decades, most of the discussion regarding federal student loans has primarily focused on making ever-increasing amounts of money available to students to keep up with the rising costs of college tuition.

However, providing students with larger loans to attend college leads to another, more complex challenge after graduation. How should students be expected to repay these taxpayer-funded loans? This is an area that has received relatively little attention until recently. With students graduating with ever-increasing debt loads, averaging over \$18,000 this year and projected to continue to rise, students are finding it increasingly difficult to make loan payments on time and in full.

Unfortunately, little has been done by way of providing more flexible repayment options for borrowers after graduation. Traditionally it has been expected that the borrower will pay the amortized loan over a standard period, usually 10 years, with the same repayment amount on day one as on the last day. However, this model of repayment fails to take into account that students often face periods of significant unemployment or underemployment during the first years after leaving college.

As of now, for the most part, the only options available to borrowers are to request a period of forbearance or slip into default, which is bad for both borrower and taxpayers. We simply cannot keep providing more and more money for education if graduates then enter the workforce saddled with payments they can't afford.

While there have been some attempts to provide more diverse repayment options, such as the income-contingent loan repayment program available through Direct Lending that has been in existence for over a decade, borrowers have failed to adopt them, usually due to a lack of information or current program limitations. The bottom line is that Congress needs to develop better repayment alternatives for federal student loan borrowers, especially as students continue to take out larger and larger loans in coming years.

I believe the IDEA Act does just that. This legislation would allow any Stafford loan borrower the ability to consolidate into a direct IDEA loan with a repayment schedule that corresponds to the borrower's income once in repayment. This new schedule requires regular payments; however, it ensures that such payments reflect the borrowers' capacity to repay under their current income status. This feature would be particularly useful for those pursuing lower-income, public-service careers. It also would help relieve some of the stress that borrowers face during periods of unemployment or underemployment following graduation.

Another critical component of this legislation is the direct collection of payments from the borrower through IRS withholdings. By incorporating the IRS directly as the collection entity, the borrower's income is automatically calculated into the repayment system and reduces the odds of fraud or abuse on the part of the borrower or the collection agency. Furthermore, direct IRS collection would simplify the process for borrowers and reduce their paperwork burden as the agency would already have the necessary information on file and in place for processing the payment amounts and schedules. Finally, the IDEA Act stipulates

that borrowers that go into default and have exhausted all relief from the loan holder would automatically be consolidated into IDEA loans in order to help them get their payments back on track and avoid costly defaults. Thus the taxpayers' investment will be protected from the damaging effects of borrower default, which currently affects 5.1 percent of federal student loans each year.

Madam Speaker, the IDEA Act is an innovative solution to the growing problem of unmanageable debt loads for students. Students would be able to borrow what they need, up to the current Stafford limits, and later consolidate into IDEA loans knowing that their repayment amounts will be within their income levels and ability to pay. On the other hand, taxpayers can count on those loans being repaid as they are collected through the IRS. This is a responsible approach to a serious and growing problem for student loan borrowers.

#### HONORING THE LIFE OF REVEREND JOE BAMBERG

#### HON. JEFF MILLER

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 23, 2007*

Mr. MILLER of Florida. Madam Speaker, on behalf of the United States Congress, it is with a heavy heart that I rise today to recognize and remember an inspirational leader in our community, Reverend Joe Bamberg. Brother Joe left us Monday morning, May 21, at the age of 91. Brother Joe was a selfless leader who will sorely be missed by his family, congregation and community. Our thoughts and prayers remain with Mary, his wife of 63 years, as well as his three children, one grandchild, two great-grandchildren, and his sister.

In his early years, Brother Joe served as a pastor in his native Alabama hometown and as an Army chaplain during World War II. However, beginning in 1947, Brother Joe became the pastor of First Baptist Church of Milton, where he served for 60 faithful years. Reverend David Spencer, who is the current pastor of First Baptist Church, credits Brother Joe for the constant growth of the congregation, saying "He was such a worker, a tireless person. He got out and found people, won people for the Lord, and built up this church."

Brother Joe not only worked to strengthen his own congregation, but also reached out and led efforts to begin five other churches in the community. The purpose of his ministry was simply to lead others to Christianity, regardless of whom they were and which church they attended.

Brother Joe's humility was one of his greatest qualities. As a pastor, he intentionally put others before himself. To account for his character, his wife, Mary said her husband made sure to stand at the same level as his congregation during the service. No matter the circumstance, "Joe never took a day off and he refused many pay raise offers."

In 1980, Brother Joe graciously stepped down from the pulpit; however, he continued to serve as pastor emeritus. Persistent in his work, he continued to assist his community through visiting and preaching at local hospitals and nursing homes.

Brother Joe was truly a servant to the Milton community. Reverend Spencer most accurately describes the great significance of

Brother Joe's life, saying, "He was a fixture in this county; I cannot overstate the impact he had on this community and on this church." It is certain that the world has lost a great man. May God rest his soul and continue to bless his family.

HONORING DR. RICHARD COE

**HON. PATRICK J. MURPHY**

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 23, 2007*

Mr. PATRICK J. MURPHY of Pennsylvania. Madam Speaker, I rise today to honor Dr. Richard Coe for his exceptional career in education and his tremendous contributions to the community. Dr. Coe is retiring after nearly four decades as a teacher and administrator, roles in which he served as an inspiration to both students and colleagues alike.

For the past eight years, Dr. Coe has served as the executive director of the Bucks County Intermediate Unit #22. Through his leadership and guidance, this organization has improved the quality of education for students all across Bucks County. His steadfast commitment to students and teachers has motivated educators throughout our community to follow his example of compassionate dedication.

Madam Speaker, Dr. Coe has been devoted to ensuring the education of all children, especially those with special needs. He began his career as special education classroom teacher, later becoming an administrator of special education services. Dr. Coe intimately understands our society's fundamental responsibility to educate our youth. This means helping students overcome obstacles, no matter how great or small. Like all great educators, Dr. Coe can see the potential and ability in every student. Each student is equally special and equally important.

Madam Speaker, Dr. Coe will be missed in his role with the Bucks County Intermediate Unit. But Dr. Coe will leave behind a legacy that will continue to inspire his colleagues. We can all rest assured that retirement will do nothing to hinder Dr. Coe's enthusiasm for education. Dr. Coe has actively served the community with same eagerness and commitment that he has shown in the classroom. A long list of community organizations have benefited from Dr. Coe's service. Madam Speaker, Dr. Coe has been instrumental in the positive development of our youth and our community, and I would like to thank him on behalf of those whose lives he has touched.

PERSONAL EXPLANATION

**HON. CATHY McMORRIS RODGERS**

OF WASHINGTON

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 23, 2007*

Mrs. McMORRIS RODGERS. Madam Speaker, while I was absent from the House of Representative last week due to the birth of my son, I would like to state how I would have voted on the following pieces of legislation if I had been able to be present:

H.R. 1773

To limit the authority of the Secretary of Transportation to grant authority to motor car-

riers domiciled in Mexico to operate beyond United States municipalities and commercial zones on the United States-Mexico border.

Rollcall No. 349—Yea

H.R. 1585, NATIONAL DEFENSE AUTHORIZATION ACT

Rollcall No. 351—Nay

Rollcall No. 352—Nay

Rollcall No. 355—Yea

Rollcall No. 364—Nay

Rollcall No. 365—Nay

Rollcall No. 366—Nay

Rollcall No. 367—Nay

Rollcall No. 368—Yea

Rollcall No. 369—Yea

Rollcall No. 370—Nay

Rollcall No. 371—Nay

Rollcall No. 372—Yea

Rollcall No. 373—Yea

H.R. 1427

To reform the regulation of certain housing-related Government-sponsored enterprises, and for other purposes.

Rollcall No. 378—Yea

Rollcall No. 379—Yea

Rollcall No. 380—Yea

Rollcall No. 381—Nay

Rollcall No. 382—Yea

Rollcall No. 383—Yea.

CONGRATULATING KRISTA BRUNE

**HON. THOMAS G. TANCREDO**

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 23, 2007*

Mr. TANCREDO. Madam Speaker, I rise today to pay tribute to one of my constituents, Ms. Krista Brune of Princeton University. Ms. Brune is a Latin American and Caribbean studies student and is a recipient of the prestigious Fulbright Award. This grant is given to promising individuals to aid them in their academic and cultural pursuits abroad.

The Fulbright Program was established by Congress in 1946 and is sponsored by the U.S. State Department. This program was designed to help build mutual understanding between Americans and the global community. Individuals who are awarded this distinction have demonstrated outstanding academic or professional achievement and have proven themselves as leaders in their field.

Madam Speaker, please join me in paying tribute to Ms. Brune and wishing her the best in her future endeavors.

TRIBUTE TO OXFORD CENTRAL  
SCHOOL ARCHERY TEAM

**HON. SCOTT GARRETT**

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 23, 2007*

Mr. GARRETT of New Jersey. Madam Speaker, I rise today with great pride to honor the archery team at Oxford Central School in Oxford, New Jersey. This excellent team has already proven themselves by winning the state championship in the National Archery in the Schools Program. They will now go on to compete in Louisville, Kentucky for the National Championship.

The National Archery in the Schools Program has shown that students not only enjoy

learning about archery in school but also report higher attendance on days when archery is taught. I am pleased that Oxford Central School has not only embraced this successful program, but also seen such positive results from its implementation.

The Oxford archery team is comprised of 24 outstanding shooters who finished well above their competition in New Jersey. Two of the archers, Kayle Bethune and Sharlette Carey, finished in the top three in the state. They will now go on to compete against archers from 41 other states for the national title. I expect that the Oxford archery team will certainly be a force to be reckoned with during competition.

Their individual performances and overall team accomplishments thus far deserve our most heartfelt congratulations and I wish them the best of luck at the National Championships on June 9th.

PERSONAL EXPLANATION

**HON. VITO FOSSELLA**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 23, 2007*

Mr. FOSSELLA. Madam Speaker, on roll call no. 395 I was unavoidably detained. Had I been present, I would have voted "yes."

TRIBUTE TO THE EUGENE A.  
OBREGON AMERICAN LEGION  
POST 804 ON THE OCCASION OF  
ITS 60TH ANNUAL MEMORIAL  
DAY SERVICE

**HON. LUCILLE ROYBAL-ALLARD**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, May 23, 2007*

Ms. ROYBAL-ALLARD. Madam Speaker, I rise today to pay tribute to the Eugene A. Obregon American Legion Post 804 located in East Los Angeles in my congressional district on the occasion of its 60th Annual Memorial Day Service.

Chartered by Congress in 1919, the American Legion was formed as a patriotic wartime veterans' community service organization. Thirty-five years later, the American Legion Post 804 was chartered locally in East Los Angeles.

Post 804 was named after East Los Angeles war hero Private First Class Eugene Arnold Obregon who was killed in Seoul, Korea in 1950 by enemy forces while in the line of duty. Private Obregon served with Company G, Third Battalion, Fifth Marines, First Marine Division (Reinforced) and his death occurred just days before his 20th birthday.

While serving as an ammunition carrier for a machine gun squad, he was pinned down by hostile fire and left his covered position to attend to a fallen Marine, dragging him to safer ground. After seizing the Marine's shoulder rifle, he used his own body as a shield to protect his wounded comrade, firing at the enemy until he was fatally wounded by machine gun fire.

For his courage and selflessness above and beyond the call of duty, Private Obregon was posthumously awarded the United States Congressional Medal of Honor—the highest award